

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Mary Jane Hall  
Debtor

Case No. 17-00030-JJT  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: admin  
Form ID: 318

Page 1 of 1  
Total Noticed: 21

Date Rcvd: Apr 10, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 12, 2017.

db Mary Jane Hall, 14 Winthrop St, Archbald, PA 18403-2311  
4871046 AARP Credit Cards Chase, PO Box 1423, Charlotte, NC 28201-1423  
4871045 +FMA Alliance, Ltd., 12339 Cutten Road, Houston, TX 77066-1807  
4871040 LRBSA, PO Box 280, Olyphant, PA 18447-0280  
4871033 PNC Bank, PO Box 856177, Louisville, KY 40285-6177  
4871041 PPL, PO Box 9001845, Louisville, KY 40290-1845  
4886652 +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
4871035 PayPal Credit, PO Box 105658, Atlanta, GA 30348-5658  
4871042 Pennsylvania American Water, PO Box 371412, Pittsburgh, PA 15250-7412

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4871030 EDI: BANKAMER.COM Apr 10 2017 19:03:00 Bank of America, PO Box 15222, Wilmington, DE 19886-5222  
4871032 EDI: CAPITALONE.COM Apr 10 2017 19:03:00 Capital One, PO Box 71083, Charlotte, NC 28272-1083  
4871047 EDI: TSYS2.COM Apr 10 2017 19:03:00 Card Services, PO Box 13337, Philadelphia, PA 19101-3337  
4871031 EDI: RCSFNBMARIN.COM Apr 10 2017 19:03:00 Credit One Bank, PO Box 60500, Industry, CA 91716-0500  
4871043 EDI: DIRECTV.COM Apr 10 2017 19:04:00 Directv, PO Box 6550, Greenwood Village, CO 80155  
4871037 +EDI: LEADINGEDGE.COM Apr 10 2017 19:03:00 Global Credit & Collection Corp, 5440 N Cumberland Ave STE 300, Chicago, IL 60656-1486  
4871044 EDI: IRS.COM Apr 10 2017 19:03:00 IRS, PO Box 37004, Hartford, CT 06176-7004  
4871039 EDI: CBSKOHLS.COM Apr 10 2017 19:03:00 Kohls, PO Box 2983, Milwaukee, WI 53201-2983  
4871034 EDI: MERRICKBANK.COM Apr 10 2017 19:03:00 Merrick Bank, PO Box 660702, Dallas, TX 75266-0702  
4871038 EDI: PRA.COM Apr 10 2017 19:03:00 Portfolio Recovery Associates LLC, PO Box 12914, Norfolk, VA 23541  
4871036 EDI: USBANKKARS.COM Apr 10 2017 19:03:00 US Bank, PO Box 790408, St. Louis, MO 63179-0408  
4871048 EDI: VERIZONCOMB.COM Apr 10 2017 19:04:00 Verizon, PO Box 28000, Lehigh Valley, PA 18002-8000

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 12, 2017

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 10, 2017 at the address(es) listed below:

Edward James Kaushas on behalf of Debtor Mary Jane Hall Ekaushas@kaushaslaw.com  
James Warmbrodt on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmllawgroup.com  
Mark J. Conway (Trustee) PA40@ecfcbis.com,  
mjc@mjconwaylaw.com;connie@mjconwaylaw.com;info@mjconwaylaw.com  
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1 **Mary Jane Hall**  
First Name Middle Name Last Name

Debtor 2  
(Spouse, if filing)  
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-4954**  
EIN **-----**  
Social Security number or ITIN **-----**  
EIN **-----**

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **5:17-bk-00030-JJT**

**Order of Discharge****12/15**

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Mary Jane Hall

**By the  
court:**



April 10, 2017

Honorable John J. Thomas  
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**